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 UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Ronald I. LeVine  
 201 489-7900

In Re:  
 SUJAY SINHA

Case No.: 19-11506SLM  
 Judge: Meisel  
 Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Santander Consumer USA, Inc., creditor,

A hearing has been scheduled for May 13, 2020, at 10:00.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ April & May, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I own a bagel store in Jersey City and with the corona virus pandemic by business income has shrunk to 10-20% of what it was. In addition I had a P/tT job that was I also lost for now but hope to have back when busineeses resume. The best I can do now is to make my regular payment which I have done for April and May and have al arrears tacked on to the end of my term or rolled in to my chapter 13

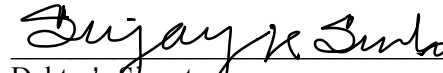
☒ Other (**explain your answer**):  
plan payments.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May 8, 2020

/s/Sujay Sinha  
Debtor's Signature

Date: \_\_\_\_\_

  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.